

In re: RALPH J CHILDERS
REBECCA A CHILDERS
Debtor(s)

Case No.: 11-10482

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Terre M. Vardaman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/03/2011.
- 2) The plan was confirmed on 03/31/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 01/10/2013, 09/27/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/05/2016.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 10,675.00.
- 10) Amount of unsecured claims discharged without full payment: 32,447.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$70,605.00
Less amount refunded to debtor:	\$233.03

NET RECEIPTS: \$70,371.97

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,788.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$4,160.56
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,948.56

Attorney fees paid and disclosed by debtor: \$12.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AAFES / MILSTAR / EXCHANGE	Unsecured	6,115.59	5,877.89	5,877.89	2,715.08	.00
AAFES / MILSTAR / EXCHANGE	Unsecured	NA	1,590.37	1,590.37	734.59	.00
ANIMAL MEDICAL CENTER	Unsecured	174.69	NA	NA	.00	.00
BEN OGLETREE, MD	Unsecured	250.00	NA	NA	.00	.00
CITIFINANCIAL	Secured	47,480.87	47,529.86	47,529.86	.00	.00
CLAY COUNTY MEDICAL CENTER	Unsecured	81.79	NA	NA	.00	.00
DEETRIC M HICKS	Unsecured	NA	NA	NA	.00	.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,307.37	9,307.37	9,307.37	4,299.20	.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,145.55	6,000.78	6,000.78	2,771.87	.00
ER SOLUTIONS INC	Unsecured	934.62	NA	NA	.00	.00
GE MONEY BANK	Unsecured	NA	NA	NA	.00	.00
INSOLVE RECOVERY, LLC	Unsecured	5,000.00	4,819.45	4,819.45	2,226.16	.00
INTERNAL REVENUE SERVICE	Priority	579.91	2,595.54	2,595.54	2,595.54	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	30.98	30.98	10.52	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	1,490.32	1,490.32	1,490.32	688.40	.00

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JPMORGAN CHASE BANK NA	Secured	83,458.93	83,356.21	83,356.21	.00	.00
JPMORGAN CHASE BANK NA	Unsecured	NA	NA	NA	.00	.00
KAREN A MAXCY	Unsecured	NA	NA	NA	.00	.00
MORRIS & ASSOCIATES	Unsecured	NA	NA	NA	.00	.00
NUVELL CREDIT COMPANY, LLC	Secured	NA	610.10	610.10	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,000.00	2,663.93	2,663.93	1,230.49	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	637.16	637.16	294.29	.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	5,573.96	5,573.96	2,574.72	.00
SST, INC	Secured	15,203.26	15,236.11	12,500.00	12,500.00	2,381.00
SST, INC	Unsecured	NA	2,736.11	2,736.11	1,263.83	.00
TRIANGLE FEDERAL CREDIT UNION	Secured	17,500.00	16,635.25	16,635.25	16,635.25	3,168.57
TRIANGLE FEDERAL CREDIT UNION	Unsecured	6,300.00	4,866.14	4,866.14	2,247.78	.00
TRIANGLE FEDERAL CREDIT UNION	Unsecured	NA	1,500.00	1,500.00	692.85	.00
TUPELO SERVICE FINANCE	Unsecured	543.70	NA	NA	.00	.00
U S ATTORNEY	Unsecured	NA	NA	NA	.00	.00
WELLS FARGO AUTO FINANCE	Unsecured	NA	3,580.24	3,580.24	1,653.77	.00

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WELLS FARGO FINANCIAL BANK	Unsecured	9,525.00	5,930.82	5,930.82	2,739.50	.00

Summary of Disbursements to Creditors:

Secured Payments:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	29,745.35	29,135.25	5,549.57
All Other Secured:	130,886.07	.00	.00
TOTAL SECURED:	160,631.42	29,135.25	5,549.57

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	2,595.54	2,595.54	.00
TOTAL PRIORITY:	2,595.54	2,595.54	.00

GENERAL UNSECURED PAYMENTS:

56,605.52	26,143.05	.00
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Disbursements:

Expenses of Administration:	\$6,948.56
Disbursements to Creditors:	\$63,423.41

TOTAL DISBURSEMENTS:		\$70,371.97
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/24/2016

By: /s/Terre M. Vardaman

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.